Claims

1. A method for performing a transaction between a legal entity A who has an approval to perform such transaction, and a legal entity B over a network, the transaction being
5 initiated by the legal entity A,

wherein

the legal entity A, to verify the approval to the legal entity B, associates the transaction
10 with a verification insignia,

the verification insignia being a unique transitory insignia provided to the legal entity A by a legal entity C who thereby guarantees that the legal entity A has the approval,

15 the provision of the unique transitory insignia to the legal entity A by the legal entity C being conditioned by the legal entity A providing to the legal entity C a secret identification code confirming the identity of the legal entity A to the legal entity C,

the legal entity B validating the unique transitory insignia, and upon positive validation,
20 and only then, accepts the transaction,

and the transitory unique insignia being invalidated substantially immediately after the validation.

25 2. A method according to claim 1, wherein the validation is guaranteed by the legal entity C and wherein the legal entity C upon the guaranteeing invalidates the unique transitory insignia.

3. A method according to claim 1 or 2, wherein a first timestamp is recorded by the legal
30 entity C, the first timestamp comprising the date and time of the provision of the unique transitory insignia to the legal entity A by the legal entity C.

4. A method according to any of claims 1 - 3, wherein a second timestamp is recorded by the legal entity A, the second timestamp comprising the date and time when the legal
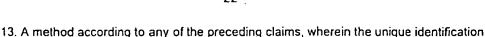
entity A, to verify the approval to the legal entity B, associates the transaction with a verification insignia.

5. A method according to claims 3 or 4, wherein the unique transitory insignia comprises the first timestamp and/or the second timestamp.

6. A method according to any of claims 2-5, wherein the transitory unique insignia is invalidated by the legal entity C substantially immediately after a pre-specified time counted from the time recorded in the timestamp.

7. A method according to claim 6, wherein the pre-specified time is between 10 millisecond and 5 minutes, such as between 30 seconds and 4 minutes, such as 2 minutes.

8. A method according to any of the preceding claims, wherein at least one of the following events is recorded by the legal entity C:

— the provision of the unique transitory insignia,
— the association of the transaction with the verification insignia,
— the verifying of the correctness of the unique transitory insignia, and
— the time when the transitory unique insignia is being invalidated.

9. A method according to any of the preceding claims, wherein the public network is the Internet or any other public, semi-public, private or semi-private network.

10. A method according to claim 9, wherein the network is adapted to use a wireless application protocol such as the WAP protocol.

11. A method according to any of the preceding claims, wherein the verification insignia is provided to the legal entity A by the legal entity C over the Internet through a secure communication channel protected by the secret identification code.

12. A method according to any of the preceding claims, wherein the unique transitory insignia has a unique identification number.

13. A method according to any of the preceding claims, wherein the unique identification number is associated with a financial agreement between the legal entity A and a trusted partner of the legal entity C.

5 14. A method according to claim 13, wherein the financial agreement comprises the trusted partner of the legal entity C providing the legal partner A with a payment card.

15. A method according to claim 13 or 14, wherein the unique identification number comprises at least a first and a second identification component, the first identification
10 component identifying the financial agreement and the second identification component identifying the legal entity C.

16. A method according to claim 15, wherein the second identification component is assigned to the legal entity C by a registration authority agreed between the legal entity C
15 and a number of trusted partners of the legal entity C.

17. A method according to any of claims 15-16, wherein there is an interdependency between the financial agreement and a disbursement account.

20 18. A method according to any of the preceding claims, wherein the legal entity C is requested a payment by the legal entity B, the request being associated with the unique transitory insignia.

19. A method according to claim 17 or 18, wherein the payment is withdrawn from the
25 disbursement account.

20. A method according to any of claims 14-19, wherein the unique number is selected in accordance with a unique number of the payment card.

30 21. A method according to any of claims 14-19, wherein the unique number is selected in accordance with a unique issuer identification number of the legal entity C or in accordance with a unique identification number of trusted partner(s) of the legal entity C.

22. A method according to any of claims 12 - 21, wherein the unique identification number
35 is selected from a pool of numbers agreed between the legal entity C and the trusted

partners of the legal entity C, and wherein the number is released after the transitory unique insignia has been invalidated.

23. A method according to any of the preceding claims, wherein the unique transitory
5 insignia is comprised in a digital code.

24. A method according to claim 23, wherein the digital code is generated in a cellular phone, by means of a digital device provided by the legal entity C.

10 25. A method according to claim 23 or 24, wherein the digital code is encrypted.